

**Income Protection Insurance: Weekly Premium Rates (in dollar amounts) per \$100 Weekly Benefit**

Age next birthday	30 Day Waiting Period		60 Day Waiting Period		90 Day Waiting Period	
	Male	Female	Male	Female	Male	Female
<b>White Collar</b>						
16-20	0.23	0.23	0.12	0.13	0.08	0.09
21-25	0.24	0.24	0.12	0.13	0.08	0.09
26-30	0.25	0.27	0.13	0.15	0.08	0.10
31-35	0.31	0.35	0.16	0.20	0.08	0.11
36-40	0.41	0.48	0.21	0.28	0.11	0.15
41-45	0.56	0.65	0.30	0.39	0.17	0.24
46-50	0.79	0.88	0.43	0.53	0.28	0.37
51-55	1.15	1.19	0.68	0.77	0.49	0.58
56-60	1.75	1.65	1.04	1.07	0.87	0.85
61-65	1.99	1.73	1.22	1.11	0.99	0.80
<b>Light Blue Collar</b>						
16-20	0.40	0.43	0.24	0.26	0.16	0.18
21-25	0.42	0.45	0.25	0.27	0.17	0.18
26-30	0.45	0.51	0.27	0.31	0.16	0.21
31-35	0.54	0.67	0.32	0.40	0.17	0.22
36-40	0.72	0.91	0.43	0.56	0.22	0.30
41-45	0.99	1.24	0.61	0.79	0.35	0.48
46-50	1.39	1.67	0.87	1.07	0.56	0.75
51-55	2.03	2.27	1.37	1.54	0.99	1.17
56-60	3.10	3.15	2.10	2.15	1.76	1.72
61-65	3.52	3.29	2.46	2.23	2.00	1.61
<b>Heavy Blue Collar</b>						
16-20	0.59	0.63	0.34	0.38	0.21	0.23
21-25	0.61	0.65	0.36	0.39	0.22	0.24
26-30	0.66	0.74	0.39	0.45	0.21	0.27
31-35	0.79	0.97	0.47	0.59	0.22	0.29
36-40	1.05	1.33	0.62	0.81	0.29	0.39
41-45	1.44	1.81	0.89	1.15	0.46	0.63
46-50	2.03	2.44	1.26	1.56	0.74	0.98
51-55	2.96	3.30	1.99	2.24	1.30	1.54
56-60	4.51	4.58	3.05	3.13	2.30	2.25
61-65	5.13	4.79	3.57	3.24	2.61	2.10

The above rates include estimated stamp duty of 9%, and apply from 1 September 2009.